

Information to identify the case:

Debtor 1

Tonya D. Butler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3330

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-21668-MEH**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tonya D. Butler

3/25/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tonya D. Butler
Debtor

Case No. 19-21668-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 25, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db	+ Tonya D. Butler, 629 Woodland Street, Trenton, NJ 08610-6152
cr	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
518295952	AMCA, PO Box 1235, Elmsford, NY 10523-0935
518295954	Bayview Loan Servicing, LLC., P.O. Box 650091, Dallas, TX 75265-0091
518295955	Capital Health-Hopewell, One Capital Way, Pennington, NJ 08534-2520
518295958	Comenity-Ashley Stewart, P.O. Box 659705, San Antonio, TX 78265-9705
518295961	Comenity-My Place Rewards Credit Card, P.O. Box 659820, San Antonio, TX 78265-9120
518295967	+ Credit Union of New Jersey, PO BOX 37603, Philadelphia, PA 19101-0603
518295971	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518295974	+ Portfolio Recovery Assoc, LLC Assignee, of Capital One Bank (USA) NA, C/O Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518295978	+ Schiller,Knapp,Lefkowitz & Hertzal, LLP., 950 New Loudon, Suite 109, Latham, NY 12110-2190
518295979	+ State of Maryland, Central Collection Unit, Fifth Floor Certifications, 300 West Preston Street, Baltimore, MD 21201-2307
518295982	Trenton Anesthesiology, PO Box 15321, Newark, NJ 07192-5321

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Mar 25 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518295951	^ MEBN	Mar 25 2025 20:48:14	Advanced Call Center Technologies, LLC., P.O. Box 9091, Gray, TN 37615-9091
518295953	Email/PDF: bncnotices@becket-lee.com	Mar 25 2025 21:05:20	American Express, PO Box 1270, Newark, NJ 07101-1270
518418794	+ EDI: LCIBAYLN	Mar 26 2025 00:41:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzal LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518323661	Email/Text: bankruptcy@unj.org	Mar 25 2025 20:50:00	Credit Union of New Jersey, Attn: Risk Mitigation Department, PO Box 7921, Ewing, NJ 08628-3010
518295966	Email/Text: bankruptcy@unj.org	Mar 25 2025 20:50:00	Credit Union of New Jersey, PO Box 7921, Trenton, NJ 08628
518295956	EDI: CAPITALONE.COM	Mar 26 2025 00:41:00	Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
518398251	Email/PDF: bncnotices@becket-lee.com	Mar 25 2025 21:06:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518302007	+ Email/Text: bankruptcy@cavps.com		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Mar 25, 2025

Form ID: 3180W

Total Noticed: 63

		Mar 25 2025 20:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518295957	+ EDI: JPMORGANCHASE	Mar 26 2025 00:40:00	Chase Bank, POB 15298, Wilmington, DE 19850-5298
518295959	EDI: WFNNB.COM	Mar 26 2025 00:41:00	Comenity-HSN, P.O. Box 659707, San Antonio, TX 78265-9707
518295960	EDI: WFNNB.COM	Mar 26 2025 00:41:00	Comenity-Lane Bryant Retail, P.O. Box 659728, San Antonio, TX 78265-9728
518295962	EDI: WFNNB.COM	Mar 26 2025 00:41:00	Comenity-Pier 1 Imports, P.O. Box 659617, San Antonio, TX 78265-9617
518295963	EDI: WFNNB.COM	Mar 26 2025 00:41:00	Comenity-Victoria Secret, P.O. Box 659728, San Antonio, TX 78265-9728
518988410	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518988409	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518295964	+ EDI: CONVERGENT.COM	Mar 26 2025 00:41:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
518295965	+ EDI: CCS.COM	Mar 26 2025 00:41:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518295968	^ MEBN	Mar 25 2025 20:48:17	D&A Services, 1400 E. Touhy Avenue, STE G2, Des Plaines, IL 60018-3338
518295969	+ EDI: DISCOVER	Mar 26 2025 00:41:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518306558	EDI: DISCOVER	Mar 26 2025 00:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518309139	EDI: IRS.COM	Mar 26 2025 00:41:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518295972	EDI: SYNC	Mar 26 2025 00:41:00	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
519707108	Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
519707109	Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
518295973	+ Email/PDF: bankruptcy_prod@navient.com	Mar 25 2025 21:05:45	Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
518415576	EDI: MAXMSAIDV	Mar 26 2025 00:41:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518295975	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates LLC, P.O.Box 12914, Norfolk, VA 23541
518417725	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518398698	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518399632	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, c/o Lord And Taylor, POB 41067, Norfolk VA 23541
518417562	EDI: PRA.COM		

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Mar 25, 2025

Form ID: 3180W

Total Noticed: 63

		Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518417702	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518417678	EDI: PRA.COM	Mar 26 2025 00:41:00	Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067, Norfolk VA 23541
518364575	+ Email/Text: bankruptcy@pseg.com	Mar 25 2025 20:49:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford, NJ 07016-0490
518363476	^ MEBN	Mar 25 2025 20:49:08	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518295976	^ MEBN	Mar 25 2025 20:48:04	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518295977	^ MEBN	Mar 25 2025 20:48:29	Quality Asset Recovery, LLC, P.O. Box 239, Gibbsboro, NJ 08026-0239
518403750	EDI: Q3G.COM	Mar 26 2025 00:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518403726	EDI: Q3G.COM	Mar 26 2025 00:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520224072	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520556736	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Rushmore Servicing, Attn: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741, Rushmore Servicing 75261-9096, Attn: Bankruptcy Department
520224073	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520556735	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 25 2025 20:49:00	Rushmore Servicing, Attn: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
518417932	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 25 2025 20:49:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518295980	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 25 2025 20:49:00	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518295981	EDI: SYNC	Mar 26 2025 00:41:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
518298072	^ MEBN	Mar 25 2025 20:49:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518401398	+ EDI: AIS.COM	Mar 26 2025 00:41:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518295970	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
520576499	*+	Tonya D. Butler, 629 Woodland Street, Trenton, NJ 08610-6152

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 25, 2025

Form ID: 3180W

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica Ann Berry	on behalf of Creditor NATIONSTAR MORTGAGE LLC bankruptcy@gmlaw.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@gottliebandgreenspan.com, ecf@tmppllc.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC jdevine@gottliebandgreenspan.com, ecf@tmppllc.com
Kevin C. Fayette	on behalf of Debtor Tonya D. Butler kfayette@kevinfayette.com
Michael R. DuPont	on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com
Richard Gerbino	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor NATIONSTAR MORTGAGE LLC rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor Bayview Loan Servicing LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13